

Information to identify the case:

Debtor 1	Catharine Reed Hand	Social Security number or ITIN	xxx-xx-6316
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 16-22949-CMB			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Catharine Reed Hand

2/23/22

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Catharine Reed Hand
Debtor

Case No. 16-22949-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Feb 23, 2022

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 25, 2022:

Recip ID	Recipient Name and Address
db	+ Catharine Reed Hand, 2 Homekort Avenue, West View, PA 15229-1641
cr	+ Peoples Natural Gas Company LLC, 225 North Shore Drive, Attention: Barbara Rodgers, Pittsburgh, PA 15212-5861
14272665	+ Fedloan Servicing, POB 69184, Harrisburg, PA 17106-9184
14803777	+ Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
14272666	+ Henrico FCU, 9401 West Broad Street, Henrico, VA 23294-5331
14272669	+ PHH Mortgage Corporation, 4001 Leadenhall Road, Mount Laurel, NJ 08054-4611
14337002	+ PINGORA LOAN SERVICING, LLC, PHH MORTGAGE CORPORATION, ONE MORTGAGE WAY, MAIL STOP SV01, MOUNT LAUREL, NJ 08054-4637
14331000	U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
14272672	+ University Health Associates, 1 Stadium Drive, Morgantown, WV 26506-7900
14272673	+ Visa, PO Box 71050, Charlotte, NC 28272-1050

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Feb 24 2022 04:53:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 23 2022 23:56:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Feb 24 2022 04:53:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 23 2022 23:56:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: bncmail@w-legal.com	Feb 23 2022 23:56:00	Synchrony Bank, c/o Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132
14335652	+ EDI: WFNNB.COM	Feb 24 2022 04:53:00	Comenity Capital Bank/Paypal Credit, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
14272664	+ EDI: CCUSA.COM	Feb 24 2022 04:53:00	Credit Collection USA, 16 Distributors Drive, Suite 1, Morgantown, WV 26501-7209
14289598	EDI: JPMORGANCHASE	Feb 24 2022 04:53:00	JPMorgan Chase Bank N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-1191, Phoenix, AZ 85038-9505
14272671	EDI: JPMORGANCHASE	Feb 24 2022 04:53:00	Subaru Motors Finance/Chase Auto Finance, PO Box 78101, Phoenix, AZ 85062
14272667	EDI: NAVIENTFKASMSERV.COM	Feb 24 2022 04:53:00	Navient, PO Box 13611, Philadelphia, PA 19101

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14306058	EDI: NAVIENTFKASMSERV.COM	Feb 24 2022 04:53:00	Navient Solutions, Inc., P.O. Box 9640, Wilkes-Barre, PA 18773-9640
14336864	EDI: PRA.COM	Feb 24 2022 04:53:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14272668	+ EDI: RMSC.COM	Feb 24 2022 04:53:00	Paypal Credit, PO Box 5138, Timonium, MD 21094-5138
14953482	+ Email/Text: bncmail@w-legal.com	Feb 23 2022 23:56:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
14272670	+ EDI: CITICORP.COM	Feb 24 2022 04:53:00	Sears/CNBA, PO Box 6282, Sioux Falls, SD 57117-6282

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		Pingora Loan Servicing, LLC
cr	*+	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 25, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 23, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com
Brian C. Thompson	on behalf of Debtor Catharine Reed Hand bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;jcastello@thompsonattorney.com;kfinke@thompsonattorney.com;mrowe@thompsonattorney.com
Jerome B. Blank	on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com
Jerome B. Blank	on behalf of Creditor Pingora Loan Servicing LLC pawb@fedphe.com
Lois M. Vitti	on behalf of Creditor Freedom Mortgage Corporation nicole@vittilaw.com loismvitti@vittilaw.com
Maria Miksich	on behalf of Creditor Freedom Mortgage Corporation mmiksich@kmlawgroup.com

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Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Peter J. Ashcroft

on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com

Robert P. Wendt

on behalf of Creditor Pingora Loan Servicing LLC pawb@fedphe.com

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

Thomas Song

on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com

TOTAL: 12